



FACT SHEET

Person Centered Planning & Homeownership

Introduction

In recent years there has been growing recognition of the need for more effective life planning with and for people with disabilities. This has led to thinking about supporting people to pinpoint their goals, and move towards their life dreams. Family and friends, human service personnel and others may come together in partnership with the individual to help him or her to accomplish personal goals and aspirations. This approach is called “person centered” planning. For some, this approach will include planning for the person with a disability to participate in the American dream of homeownership.

Person centered planning may be a useful tool for some people with disabilities to use in conjunction with community homeownership education and counseling services. The role of the homeownership counselor is to work with prospective homebuyers to:

- Assess financial readiness for homeownership;
- Develop a plan to address financial barriers, if needed;
- Provide education and/or connect the homebuyer with homeownership education programs;
- Identify lenders and other housing resources.

For other aspects of the homeownership process, such as developing a vision of an ideal home or securing sufficient support services, a prospective buyer may elect to also use a person centered approach to planning.

What is a person centered approach in the context of homeownership?

A person centered approach in the home buying process is one where the buyer makes the decision about the type and the location of the home, as well as with whom he or she will live. Although it is common for homebuyers without disabilities to make these fundamental decisions, historically people with disabilities have often not been included in life-defining decisions such as where to live and with whom to share one’s life. It has been assumed that others (e.g., physicians, service providers, family members) knew what was in a person’s best interests.

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**Indiana Governor’s Planning Council for
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and

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A person centered approach is:

- A way to discover the preferences and needs of the homebuyer;
- A way to design and establish the financial and personal supports needed for a person to buy, enjoy, and maintain a home;
- One approach that may complement the homeownership education and counseling programs that are often required for qualified homebuyers to access affordable housing programs (e.g., down payment assistance, below market rate interest loans).

When should a person centered approach be used?

A person centered approach has been found to be particularly useful for persons who are receiving disability related benefits (e.g., Medicaid Waivers, supported employment, other community living services), and who are interested in receiving additional support through the often complex home buying process.

What is involved in a person centered approach?

A person centered approach may include various steps and be tailored to meet a person's needs and preferences. Common ingredients include:

- Choosing a Facilitator
- Inviting People to Assist
- Building a Personal Vision
- Developing a Person Centered Action Plan
- Monitoring and Revising the Action Plan

Choosing a Facilitator

Choosing a facilitator is an important step. The facilitator is a key partner for the homebuyer throughout the planning process. This person is to be an ally and advocate for the homebuyer. Roles of the facilitator vary depending on the preferences of the homebuyer and may include:

- Assisting the homebuyer in deciding whom to invite to help;
- Facilitating the meetings;
- Assuring that the voice of the homebuyer is heard and honored;
- Assuring that positive action is taken towards homeownership.

Inviting People to Assist

Establishing a group of interested people to align with the homebuyer throughout the process of homeownership can broaden the base of support for the individual and distribute the tasks that will need to be completed. The homebuyer will need to identify whom they want invited and who is committed to helping homeownership become a reality. In addition, it can be helpful to invite people who are connected to local agencies that may offer some assistance. For example, a service coordinator may assist in securing disability related funds for home modifications, or in securing approval for a modified budget for funded supported living services. Guests may also be invited periodically to offer expertise in areas unfamiliar to the planning group.



Because it is so complex, the home buying process may take from several months to over a year to complete. A planning group needs to be prepared to work together for an extended period of time.

Building a Personal Vision

Building a personal vision is the heart of the person centered approach. It is the role of the facilitator to capture the deep desire of what “home” means for the homebuyer, including the specific details of an ideal house and neighborhood. For people who will be using personal assistance services, it is important to understand the homebuyer’s vision of how this could work in the best of all worlds. The intent of the vision process is to fully capture the ideal, and from this point of reference, come to understand what is essential for the homebuyer and what may be negotiable.

The following questions may serve as a guide to the facilitator.

Creating a Picture of the Ideal Home

- Are you interested in a single family home, condominium or townhouse?
- Is the house made of brick, frame, or stucco?
- Are you interested in an existing home or a new home?
- Are you interested in building and designing your own home?
- What size house do you want? How many bedrooms and bathrooms?
- Tell me about the kitchen and living room. Do you have a dining room?
- What will your future needs be? Are you planning for children, housemates, or a live-in personal assistant?
- What activities would you like to be able to do in your home? Do you need an office, a workshop, a craft room?
- How much natural light do you want in a home? Do you want a lot of windows? How about skylights?



- Would you like a fireplace or air conditioning?
- Do you need a house that is accessible? If yes, what accessibility features are required? (e.g., one story, roll-in shower, grab bars, lowered kitchen counter, accessible deck.).
- Do you need a garage?
- How much yard would you like to have? Do you want a garden, patio or deck, space for children, a fenced yard for pets, a hot tub?

Creating a Picture of an Ideal Neighborhood



- Are there family or friends you would like to live closer to?
- Is it important for your home to be near your place of employment or near opportunities for employment, continuing education or volunteer work?
- Are you interested in remaining in your current neighborhood or nearby?
- What view would you like to see outside of your windows? (e.g., lake, park, skyscrapers, other homes)
- Where do you like to go in the community now? How do you get there?
- If you use public transportation, is it available and easy to use?
- Is it important to you that there are well-maintained sidewalks in the neighborhood?
- Is it important to you that other homes in the neighborhood are accessible, so that you can visit with neighbors?

- Are you interested in having stores, a library, movie theatre, your doctor, etc. nearby?
- Are you interested in having recreational or church related activities nearby?
- If you need personal assistants to live in your home, does the location of the home affect the availability of this assistance?
- How safe is the neighborhood compared with others? (Check the local crime rate.)
- Do you like a lively neighborhood with lots of activity (young single adults, children) or do you prefer a quiet neighborhood?
- Are you interested in living in a neighborhood that has opportunities for involvement through a neighborhood association, community center or other organization?
- How does the property tax rate compare with other neighborhoods? (Your realtor can help with this question.)
- Will some of the assistance you need be temporary? For example, once you learn the public transportation system, or have gotten to know your neighborhood, will there be less need for assistance?
- What assistive technology will you use? How will this be funded?
- What household tasks will be done by you? By family or friends? By personal assistants? By others?
- If you need assistance with basic home maintenance how will this be managed?
- If you need assistance with snow removal, grass cutting and other outdoor tasks, how will these tasks be completed?
- Do you have access to funding to pay for the home maintenance you may need?

Creating a Picture of the Ideal Assistance

- Do you want or need a personal assistant to live in your home? How much time do you want or need a personal assistant in your home?
- If you need a personal assistant to live in your home, who will assist you? Do you need help in identifying and supervising personal assistants?
- Do you have access to funding or resources to pay for the assistance you need?
- How will you remain safe in an emergency? Could a neighbor provide help if needed?



After a vision of the ideal home, neighborhood and assistance has been developed, it is important to identify with the homebuyer what is essential and what may be negotiable across each of these aspects of community life. For example, a person may ideally want a number of community resources within walking distance but is willing to compromise if there is public transportation that is convenient.

When a vision of an ideal home and community life is developed, it is almost never fits what current systems have to offer. However, without this vision, there is little guidance on what is meaningful and deeply important for the homebuyer.

Developing a Person Centered Action Plan

To determine where to begin, it is helpful to identify what opportunities are in place, and what obstacles need to be addressed. For example, a prospective homebuyer may be pre-approved for a mortgage of \$60,000 (an opportunity) and in need of additional funds for home modifications (an obstacle).

It is the intent of the action plan to build on opportunities, and to address the barriers to homeownership through creative problem-solving. Strategies to address the barriers may be developed, with group members agreeing to be responsible for specific tasks to move the homeownership process forward. Deadlines for completion of the tasks are established, and the next meeting date is set before everyone adjourns.

Monitoring and Revising the Action Plan

At future get-togethers, the action plan and the list of opportunities and obstacles are reviewed and updated. Progress is recorded, acknowledged and celebrated. New obstacles may arise, strategies to address these barriers are identified, and group members take on specific tasks. It is helpful to periodically revisit the homebuyer's vision to make sure the group is staying on course. This process continues until homeownership is accomplished.

Summary

A person centered approach to homeownership is one way to assure that a person with a disability has the opportunity to join the majority of Americans who call themselves homeowners. It is an approach that facilitates listening carefully to the dreams of the homebuyer, and planning thoroughly with the individual to address personal preferences, needs and priorities.

Additional Resources

For information on person centered approaches contact:

Center for Disability Information and Referral (CeDIR)
Indiana Institute on Disability and Community
2853 East Tenth Street
Bloomington, IN 47408
Toll free, voice and TT: (800) 437-7924 **For Indiana residents only.**

For a homeownership education publication that educates first-time homebuyers in every aspect of homebuying, see:

Cinergy/PSI, Indiana Housing Finance Authority & Southern Indiana Rural Development Project. Live the Dream...Own A Home. Retrieved from the World Wide Web in February 2003: <http://www.s-d-g.com> or call (800) 816-0019

For the homeownership education and counseling programs nearest you contact:

Toll free: (800) 569-4287 **For Indiana residents only.**

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